

Information to identify the case:

Debtor 1	Nick D Kourafas	Social Security number or ITIN	xxx-xx-7662
	First Name Middle Name Last Name	EIN	__-____
Debtor 2	Cathy J Kourafas	Social Security number or ITIN	xxx-xx-5875
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____
United States Bankruptcy Court	Northern District of Illinois	Date case filed for chapter	7 7/30/19
Case number:	19-21355		

Official Form 309A (For Individuals or Joint Debtors)**Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Nick D Kourafas	Cathy J Kourafas
2. All other names used in the last 8 years		
3. Address	10765 Clocktower Dr., #402 Countryside, IL 60525	10765 Clocktower Dr., #402 Countryside, IL 60525
4. Debtor's attorney Name and address	Konstantine T. Sparagis Law Offices of Konstantine Sparagis P C 900 W. Jackson Blvd., Ste. 4E Chicago, IL 60607	Contact phone 312 753-6956 Email: gsparagi@yahoo.com
5. Bankruptcy trustee Name and address	Michael K Desmond Figliuolo & Silverman P C 10 S LaSalle Suite 3600 Chicago, IL 60603	Contact phone 312-251-5257 Email: mkd.trustee@fslegal.com

For more information, see page 2 >

6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov .	Eastern Division 219 S Dearborn 7th Floor Chicago, IL 60604	Hours open: 8:30 a.m. until 4:30 p.m. except Saturdays, Sundays and legal holidays. Contact phone 1-866-222-8029 Date: 7/31/19
7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	September 18, 2019 at 12:30 PM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket. Debtors must bring a picture ID and proof of their Social Security Number.	Location: 219 South Dearborn, Office of the U.S. Trustee, 8th Floor, Room 800, Chicago, IL 60604
8. Presumption of abuse If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	The presumption of abuse does not arise.	
9. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	File by the deadline to object to discharge or to challenge whether certain debts are dischargeable: You must file a complaint: <ul style="list-style-type: none"> if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6). You must file a motion: <ul style="list-style-type: none"> if you assert that the discharge should be denied under § 727(a)(8) or (9). <hr/> Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	
10. Proof of claim Please do not file a proof of claim unless you receive a notice to do so.	Filing deadline: 11/18/19 No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
11. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 Northern District of Illinois

In re:
 Nick D Kourafas
 Cathy J Kourafas
 Debtors

Case No. 19-21355-JPC
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0752-1

User: abowles
 Form ID: 309A

Page 1 of 2
 Total Noticed: 49

Date Rcvd: Jul 31, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 02, 2019.

db/jdb
 28060498 +Nick D Kourafas, Cathy J Kourafas, 10765 Clocktower Dr., #402, Countryside, IL 60525-3628
 28060501 +Adventist Health Partners, PO Box 7001, Bolingbrook, IL 60440-7001
 28060502 +Amita Medical Grp South, PO Box 14099, Belfast, ME 04915-4034
 28060503 +Anselmo Lindberg Oliver LLC, 1771 W. Diehl Rd., Ste. 120, Naperville, IL 60563-4917
 28060506 +Capl/l&t, Po Box 30253, Salt Lake City, UT 84130-0253
 28060507 +Citicards Cbna, Po Box 6217, Sioux Falls, SD 57117-6217
 28060510 +DuPage Medical Group, 15921 Collections Drive Ctr, Chicago, IL 60693-0001
 28060511 +Fedloan, Pob 60610, Harrisburg, PA 17106-0610
 28060522 +Healthlab, PO Box 4090, Carol Stream, IL 60197-4090
 28060525 +Illinois Emerg Specialists, PO Box 75121, Chicago, IL 60675-5121
 28060527 +Jpmcb Card, PO Box 15369, Wilmington, DE 19850-5369
 28060529 +Laboratory Corp of America Holdings, PO Box 2240, Burlington, NC 27216-2240
 28060532 +Lindenhurst Anesthesia, PO Box 1213, Bedford Park, IL 60499-1213
 28060534 +Merchants Cr, 223 W Jackson Blvd Ste 7, Chicago, IL 60606-6908
 28060537 +Midwest Endoscopy Center, PO Box 3906, Carol Stream, IL 60132-3906
 28060538 +Nationstar/mr Cooper, 350 Highland, Houston, TX 77009-6623
 28060540 +Optum RX, PO Box 9040, Carlsbad, CA 92018-9040
 28060541 +Patelco Credit Union, 156 Second St, San Francisco, CA 94105-3724
 28060542 +Quest Diagnostics, PO Box 740397, Cincinnati, OH 45274-0397
 28060545 +Sallie Mae Bank Inc, PO Box 3229, Wilmington, DE 19804-0229
 28060546 +Sears/cbna, Po Box 6217, Sioux Falls, SD 57117-6217
 28060548 +Shapiro Kreisman & Assoc., 2121 Waukegan Rd., Ste. 301, Bannockburn, IL 60015-1831
 28060549 +Steve Bashaw PC, 1500 Eisenhower Ln., Ste. 800, Lisle, IL 60532-2135
 28060550 +Suburban Gastroenterology, Ltd., 39273 Treasury Center, Chicago, IL 60694-9200
 28060551 +Suburban Radiologists, 1446 Monument Pl., Chicago, IL 60689-0001
 28060559 +Us Dept Of Ed/glelsi, 2401 International Lane, Madison, WI 53704-3121
 28060560 +Village of Indian Head Park, 201 Acacia Dr., Indian Head park, IL 60525-9093

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. aty

E-mail/Text: gsparagi@yahoo.com Aug 01 2019 02:20:31 Konstantine T. Sparagis,
 Law Offices of Konstantine Sparagis P C, 900 W. Jackson Blvd., Ste. 4E, Chicago, IL 60607
 tr +EDI: BMKDESMOND.COM Aug 01 2019 05:58:00 Michael K Desmond, Figliulo & Silverman P C,
 10 S LaSalle Suite 3600, Chicago, IL 60603-1032
 28060499 +EDI: RMCB.COM Aug 01 2019 05:58:00 American Medical Collection Agency,
 4 Westchester Plaza, Ste. 110, Elmsford, NY 10523-1615
 28060500 +EDI: AMEREXPR.COM Aug 01 2019 05:58:00 Amex, P.O. Box 981537, El Paso, TX 79998-1537
 28060504 +EDI: BANKAMER.COM Aug 01 2019 05:58:00 Bank Of America, Po Box 982238,
 El Paso, TX 79998
 28060505 +E-mail/Text: bk@blittandgaines.com Aug 01 2019 02:22:33 Blitt & Gaines, P.C.,
 661 Glenn Ave., Wheeling, IL 60090-6017
 28060508 +E-mail/Text: comedbankruptcygroup@exeloncorp.com Aug 01 2019 02:24:27 ComEd, PO Box 6111,
 Carol Stream, IL 60197-6111
 28060509 +EDI: CCS.COM Aug 01 2019 05:58:00 Credit Collection Services, 725 Canton St.,
 Norwood, MA 02062-2679
 28060520 +EDI: PHINHARRIS Aug 01 2019 05:58:00 Harris & Harris, 111 W. Jackson Blvd., Ste. 400,
 Chicago, IL 60604-4135
 28060524 +E-mail/Text: bankruptcy@huntington.com Aug 01 2019 02:23:02 Huntington Mortgage Co,
 7575 Huntington Park Dr, Columbus, OH 43235-2600
 28060526 +EDI: IRS.COM Aug 01 2019 05:58:00 Internal Revenue Service, PO Box 7346,
 Philadelphia, PA 19101-7346
 28060528 +E-mail/Text: bncnotices@becket-lee.com Aug 01 2019 02:22:16 Kohls/capone,
 N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-7096
 28060533 +EDI: TSYS2.COM Aug 01 2019 05:58:00 Macys/dsnb, Po Box 8218, Mason, OH 45040-8218
 28060539 E-mail/Text: usbknotice@ncc.us Aug 01 2019 02:21:01 Nationwide Credit & Collection,
 815 Commerce Dr., Ste. 270, Oak Brook, IL 60523
 28060552 +EDI: RMSC.COM Aug 01 2019 05:58:00 Synch/amazon, Po Box 965015, Orlando, FL 32896-5015
 28060553 +EDI: RMSC.COM Aug 01 2019 05:58:00 Synch/amer Eagle Dc, Po Box 965005,
 Orlando, FL 32896-5005
 28060554 +EDI: RMSC.COM Aug 01 2019 05:58:00 Synch/home Design-hi-p, C/o Po Box 965036,
 Orlando, FL 32896-0001
 28060555 +EDI: RMSC.COM Aug 01 2019 05:58:00 Synch/jcp, Po Box 965007, Orlando, FL 32896-5007
 28060556 +EDI: WTRRN BANK.COM Aug 01 2019 05:58:00 Td Bank Usa/targetcred, Po Box 673,
 Minneapolis, MN 55440-0673
 28060557 +EDI: CITICORP.COM Aug 01 2019 05:58:00 Thd/cbna, Po Box 6497,
 Sioux Falls, SD 57117-6497
 28060558 +EDI: CITICORP.COM Aug 01 2019 05:58:00 The Home Depot/cbna, Po Box 6497,
 Sioux Falls, SD 57117-6497

TOTAL: 21

District/off: 0752-1

User: abowles
Form ID: 309A

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Total Noticed: 49

Date Rcvd: Jul 31, 2019

***** BYPASSED RECIPIENTS (continued) *****

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

28060523 HP Ventures Group, LLC
28060512* +Fedloan, Pob 60610, Harrisburg, PA 17106-0610
28060513* +Fedloan, Pob 60610, Harrisburg, PA 17106-0610
28060514* +Fedloan, Pob 60610, Harrisburg, PA 17106-0610
28060515* +Fedloan, Pob 60610, Harrisburg, PA 17106-0610
28060516* +Fedloan, Pob 60610, Harrisburg, PA 17106-0610
28060517* +Fedloan, Pob 60610, Harrisburg, PA 17106-0610
28060518* +Fedloan, Pob 60610, Harrisburg, PA 17106-0610
28060519* +Fedloan, Pob 60610, Harrisburg, PA 17106-0610
28060521* +Harris & Harris, 111 W. Jackson Blvd., Ste. 400, Chicago, IL 60604-4135
28060530* +Laboratory Corp of America Holdings, PO Box 2240, Burlington, NC 27216-2240
28060531* +Laboratory Corp of America Holdings, PO Box 2240, Burlington, NC 27216-2240
28060535* +Merchants Cr, 223 W Jackson Blvd Ste 7, Chicago, IL 60606-6908
28060536* +Merchants Cr, 223 W Jackson Blvd Ste 7, Chicago, IL 60606-6908
28060543* +Quest Diagnostics, PO Box 740397, Cincinnati, OH 45274-0397
28060544* +Quest Diagnostics, PO Box 740397, Cincinnati, OH 45274-0397
28060547* +Sears/cbna, Po Box 6217, Sioux Falls, SD 57117-6217

TOTALS: 1, * 16, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 02, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 31, 2019 at the address(es) listed below:

Konstantine T. Sparagis on behalf of Debtor 2 Cathy J Kourafas gsparagi@yahoo.com,
Gus@konstantinelaw.com;Morgan@konstantinelaw.com;Drew@konstantinelaw.com
Konstantine T. Sparagis on behalf of Debtor 1 Nick D Kourafas gsparagi@yahoo.com,
Gus@konstantinelaw.com;Morgan@konstantinelaw.com;Drew@konstantinelaw.com
Michael K Desmond mkd.trustee@fslegal.com, IL23@ecfcbis.com
Patrick S Layng USTPRegion11.ES.ECF@usdoj.gov

TOTAL: 4